

Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 10-001499	Return to: ✓ Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXX5293
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Index: Lot 4 Andrew Park Sub., Sec 13, T2S, R6W, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on June 30, 2006, Gregory Spencer Young, a Married Man, and Melissa A. Young, executed a certain deed of trust to Peter F. Makowiecki, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2514 at Page 475, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 4, Andrew Park Subdivision, as described in Book 94, Pages 10-12, in the Southwest Quarter of Section 13, Township 2 South, Range 6 West, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Fannie Mae ("Federal National Mortgage Association"), pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Fannie Mae ("Federal National Mortgage Association"), the present owner and holder of the above described deed of trust, acting by and through its duly authorized 11208 Andrews Park Drive, Olive Branch, MS

officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 2nd day of November, 2010.

Fannie Mae ("Federal National Mortgage Association")

by IBM Lender Business Process Services, Inc. its attorney-in-fact

Diana Hoonhout

By: Diana Hoonhout

Its: Loan Administration AVP

STATE OF Oregon
COUNTY OF Washington

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 3rd day of November, 2010, the within named Diana Hoonhout who acknowledged that (s)he is Loan Administration AVP of IBM Lender Business Process Services, Inc., and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

Susan Lynn Teague
Notary Public

My commission expires:

